

<i>SERFF Tracking Number:</i>	<i>UNUM-126415961</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Colonial Life & Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>44314</i>
<i>Company Tracking Number:</i>	<i>LTC FLYER</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC FLYer</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Colonial Life & Accident Insurance Company

Product Name: LTC FLYer

SERFF Tr Num: UNUM-126415961 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 44314

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: LTC FLYER

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Authors: Cathy Brooks, Angela
Parker, Lauren Sease, Annette
Smith, Tyra Marshall, Jessica
Reece

Disposition Date: 12/28/2009

Date Submitted: 12/10/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/28/2009

Explanation for Other Group Market Type:

State Status Changed: 12/28/2009

Deemer Date:

Created By: Angela Parker

Submitted By: Angela Parker

Corresponding Filing Tracking Number:

Filing Description:

This is a new form and does not replace any form currently on file with your department. The form is intended for presentation and description to the insurance-buying public and is designed to be used with Colonial Life & Accident Insurance Company's Individual Long-Term Care products.

This form represents the advertising material that will be used to solicit the Long-Term Care Benefit rider and Restoration of Benefits rider that will be sold with our Universal Life policy form, UL1000-AR previously approved by your department on December 18, 2007 with SERFF tracking number, UNUM-125348378.

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Our Long-Term Care Benefit riders, R-UL-LTC and associated forms were previously approved by your department on May 9, 2008 with SERFF tracking number, UNUM-125350597.

Company and Contact

Filing Contact Information

Angela McTier, Contract Analyst AJMcTier@coloniallife.com
 1200 Colonial Life Boulevard 803-213-5173 [Phone]
 Columbia, SC 29202 803-750-7341 [FAX]

Filing Company Information

Colonial Life & Accident Insurance Company	CoCode: 62049	State of Domicile: South Carolina
1200 Colonial Life Boulevard	Group Code: 565	Company Type:
Post Office Box 1365	Group Name:	State ID Number:
Columbia, SC 29202	FEIN Number: 57-0144607	
(803) 798-7000 ext. [Phone]		

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25.00 per Advertising form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Life & Accident Insurance Company	\$25.00	12/10/2009	32689890

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/28/2009	12/28/2009

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Disposition

Disposition Date: 12/28/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Long-Term Care Benefit Rider Flyer		Yes

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Form Schedule

Lead Form Number: 69984-2

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	69984-2	Advertising	Long-Term Care Benefit Rider Flyer	Initial			69984-2.pdf

Flexible coverage that can adjust to life's changes.

Life insurance is an essential part of a sound financial plan. Like other financial needs, life insurance needs can vary during different stages of life.

With Colonial Life & Accident Insurance Company's Universal Life Insurance, you have the flexibility you need to help protect the life you're building – when your needs change, when you set or attain new goals, even when unexpected challenges arise.

The Stages of Life

Unmarried	Marriage	Children	Late career/retirement
<ul style="list-style-type: none"> Early career Limited financial obligations 	<ul style="list-style-type: none"> Home purchase Career growth or job change 	<ul style="list-style-type: none"> Larger home Saving for college Greater financial obligations Career advancement Retirement planning Highest financial obligations 	<ul style="list-style-type: none"> Empty nest/grown children Grandchildren Decreasing financial obligations
<ul style="list-style-type: none"> Acquire life insurance coverage at most affordable rates when you're young and in good health 	<ul style="list-style-type: none"> Add/increase cash value life insurance Add spouse coverage Add affordable term life coverage to address growing financial needs 	<ul style="list-style-type: none"> Increase cash value and/or add term life for protection during high-need years Add juvenile life insurance coverage for dependent children May choose to borrow against cash value or take cash withdrawal if needed 	<ul style="list-style-type: none"> Employer-provided group life coverage ends Term life coverage typically ends or becomes too costly May want to add coverage for grandchildren Cash value life insurance continues after retirement, but coverage needs may be less May choose to reduce cash value life insurance death benefit or premiums for retirement needs

With Colonial Life's Universal Life Insurance, you can:

Purchase life insurance protection for all of life's stages...

...with the flexibility to increase or decrease your premiums or death benefit as your needs or goals change. And it's yours to keep if you change jobs or retire.

Build guaranteed cash value on a tax-deferred basis...

...with a credited interest rate guaranteed to never go below 4 percent.

Borrow against the cash value or take cash withdrawals for emergencies...

...but keep in mind that unpaid loans and withdrawals can reduce the cash value and death benefit and may even cause your policy to lapse.

Use the Accelerated Death Benefit if the insured is diagnosed with a terminal illness...

...which provides an advance of up to 75 percent of the death benefit, not to exceed \$150,000,* at no additional cost.

Provide loved ones with a tax-free benefit...

...because life insurance is typically free from income tax for the beneficiary.

Most people feel they need help in determining their life insurance needs.¹ You have a benefits counselor prepared to help you determine what works best for your needs and your budget.

Long-Term Care Benefit Rider

Long-term care benefits to help preserve your independence and assets

Do you know the real cost of long-term care?

Nursing Homes	Assisted Living Facilities	Home Care
Private room: \$74,368/year or \$204/day	\$38,529/year or \$105/day	\$24,375/year or \$67/day

Unum Long-Term Care Cost Survey 2008, September 2008.

Two kinds of protection

The optional **Long-Term Care Benefit Rider on your Colonial Life Universal Life policy** (at an additional cost) provides you with two kinds of insurance protection in one convenient policy – life insurance benefits and the choice for long-term care benefits.

This approach allows you to use your policy's death benefit in different ways:

Life Insurance Benefit

- 1** If you never need long-term care or you have other resources and do not use your universal life death benefit, your beneficiaries will receive the death benefit, less any outstanding loans and loan interest due.

Long-Term Care Benefit

- 2** Use as much of your death benefit as you need to help pay for long-term care costs – how much is up to you.

Life Insurance and Long-Term Care Benefits

- 3** Any portion of your death benefit not used for long-term care will go to your beneficiaries as a death benefit, less any outstanding loans and loan interest due.

With these benefits, you can help preserve your savings and assets and have more choice in where you receive your qualified long-term care services. It provides coverage for various care settings – including the home.

Preserve your assets now

Long-term care costs, like most health care costs, are rising quickly. Purchasing coverage now while you're in good health gives you access to long-term care benefits if you need them.

Find Out More

Whatever stage of life you're in, a flexible life insurance plan can help secure your family's financial future. Talk to your Colonial Life benefits counselor to find out more about our Universal Life Insurance.

*Amount may vary based on your state.

¹LIMRA International, "Facts About Life," September 2007.

²American Association of Homes and Service for the Aging, 2007

This information is applicable to policy form UL1000 and rider form R-UL-LTC and applicable state versions.

Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial Life benefits counselor. Policies or provisions may vary or be unavailable in some states.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

